

Certificate Number: 03605-PR-DE-012221097
Bankruptcy Case Number: 09-07453



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 3, 2010, at 3:35 o'clock PM AST, EVELYN M RIOS CORPS completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: September 3, 2010 By: /s/MARIA GARCIA

Name: MARIA GARCIA

Title: BRANCH MANAGER